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Socio-Economic Analysis
Of the Town of Ludlow
A Special Report to
William D. Mullins,
Vice Chairman,
House Ways and Means Committee

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INTRODUCTION

The Social and Economical characteristics of the town of Ludlow as represented by Vice-Chairman William D. Mullins are contained in the following pages. Information relative to population, housing, educational attainment, etc., have been analyzed according to tract and block groupings within the town.

In 1980, the Federal Census Bureau conducted its decennial census. Every inhabitant in the state of Massachusetts, we well as the nation, was mandated to answer 59 questions approved by Congress. In addition, a random sampling of approximately 25% of all inhabitants were required to answer 150 questions.

The intent of this research project is to benefit you politically as a legislator. I have focused on only those questions which I believe will enhance your familiarity with those you represent.

The following information consists of data based on the town of Ludlow as a whole, as well as tracts and block groups. Ludlow consists of two tracts: Tract 8104.01 and tract 8104.02. Census tracts are subdivided into block groups. Census tract 8104.01 contains 6 block groups. Census tract 8104.02 contains 5 block groups. This subdivision will enable you to look at the population of Ludlow in a comparative and precise manner.

I. Population of Ludlow By Sexes

The following charts show the population of Ludlow, the two Tracts, and the eleven Block groups. A female column is provided to give the breakdown of gender.

Note that Block Group 9 in Tract 1 and Block Group 2 in tract 1 have the largest and ssmallest population respectively.

Table (I a)

Ludlow	Population	Females
	18,150	9,179 (50.5%)

Table (I b)

	Population	Female
Tract 8104.01	9,805 (54% of Total)	4,903

Table (I c)

Block Group	1	2	6	7	8	9
Total	1903	420	1645	1256	1865	2716
Females	991	211	816	622	932	1333
% of Town Population	10.5	2.3	9.1	6.9	10.3	15.0

Table (Id)

Tract 8104.02	Population	Female
	8345 (46%)	4267

Table (Ie)

Block Group	2	3	4	5	6
Total	1586	2206	1209	1832	1512
Females	794	1107	631	961	774
% of Town Population	8.7	12.2	6.7	10.1	8.3

II. Persons by Sex and by Age

The following charts break the population down into age groups which include gender. Those persons contained within the age groups of 22-59 comprise approximately 50% of the entire population.

Table (IIa)

Ludlow	Total	% of Total	Female
0-4	982	5.4	446
5-9	1097	6.0	555
10-15	1868	10.3	885
16-18	1283	7.1	610

Table (II a) continued

Ludlow	Total	% of Total	Female
19-21	1031	5.7	469
22-29	2047	11.3	1028
30-44	3466	19.1	1774
45-59	3530	19.4	1806
60-74	2162	11.9	1142
75+	684	3.8	455

Median Age

Total	33.0
Male	31.4
Female	34.6

Table (II b)

Tract 8104.01	Total	% of Total	Female
0-4	538	5.5	253
5-9	650	6.6	335
10-15	1093	11.1	530
16-18	822	8.4	386
19-21	587	6.0	252
22-29	1042	10.6	534

Tract 8104.0 (Cont.)	Total	% of Total	Female
30-44	2072	21.1	1051
45-59	1784	18.2	900
60-74	975	9.9	510
75 +	240	2.4	152
Median Age	31.1		
Male	30.1		
Female	32.1		

Table (II c)

Block Group	1	2	6	7	8	9
Age	Total / % of Total / Female					
0-4	103/5.4/45	20/4.8/8	107/6.5/45	77/6.1/41	106/5.7	127/4.7/68
5-9	107/5.6/57	17/4.0/9	136/8.3/69	79/6.3/38	147/7.9/69	164/6.0/93
10-15	170/8.9/94	37/8.8/20	236/14.3/119	126/10.0/53	258/13.8/116	266/9.8/128
16-18	117/6.1/56	21/5.0/12	106/6.4/49	74/5.9/36	166/8.9/87	338/12.4/146
19-21	95/5.0/41	16/3.8/6	82/5.0/37	46/3.7/22	105/5.6/51	243/8.9/95
22-29	180/9.5/98	47/11.2/19	154/9.4/83	170/13.5/86	189/10.1/102	302/11.1/146
30-44	375/19.7/191	61/14.5/30	431/26.2/221	265/21.1/124	420/22.5/219	520/19.1/266
45-59	404/21.2/201	96/22.9/46	241/14.6/111	230/18.3/125	339/18.2/176	474/17.5/241
60-74	266/14.0/150	86/20.5/49	118/7.2/61	163/13.0/81	112/6.0/53	230/8.5/ 116
75 +	86/4.5/58	19/4.5/12	34/2.1/21	26/2.1/16	23/1.2/11	52/1.9/34
Median Age						
Total	37.3	42.5	30.0	32.8	28.4	27.0
Male	36.1	39.5	29.5	32.0	27.2	26.1
Female	38.5	45.5	30.3	33.6	29.5	29.2

Note that Block Groups 6, 8, 9, have substantial populations ranging from the ages 5-1.
Also note that this data is 5 years old.
Block Group 1 has a large elderly population at 75 years and over.
In Median age, Clock Group 2 is 9 years older than the median age of Ludlow as a whole, while Block Group 9 has a median of 5 years younger.

Table (II d)

Tract 8104.02

Age	Total	% of Total	Female 0-4
0-4	442	5.3	193
5-9	447	5.4	220
10-15	775	9.3	355
16-18	461	5.5	224
19-21	444	5.3	217
22-29	1005	12.0	494
30-44	1394	16.7	723
45-59	1746	20.7	906
60-74	1187	14.2	632
75+	444	5.3	303

Median Age 35.8
Male 33.2
Female 38.6

In comparing Tract 1 to Tract 2 the population over 75 years of age is much higher. Not only does Tract 2 have a smaller total population in comparison, it has 200 more people within this age group. This explains the overall higher median age within this Tract.

Table (II e)

Total / % of Total / Females

Block Group	2	3	4	5	6
Age					
10-4	68/4.3/22	124/5.6/63	61/5.0/24	103/5.6/52	86/5.7/32
5-9	68/4.3/39	153/6.9/65	51/4.2/30	89/4.9/45	86/5.7/41
10-15	156/9.8/73	242/11.0/118	107/8.9/50	141/7.7/54	129/8.5/60
16-18	87/5.5/44	140/6.3/66	55/4.5/23	91/5.0/42	88/5.8/49
19-21	78/4.9/39	106/4.8/50	58/4.8/22	104/5.7/50	98/6.5/56
22-29	140/8.8/61	258/11.7/130	144/11.9/75	269//14.7/142	194/12.8/89
30-44	257/16.2/130	465/21.1/240	157/13.0/85	263/14.4/141	252/16.7/129
45-59	375/23.6/200	419/19.0/209	301/24.9/158	342/18.7/180	309/20.4/159
60-74	272/17.2/134	244/11.1/133	174/14.4/89	303/16.5/167	194/12.8/109
75+	85/5.4/52	55/2.5/38	101/8.4/75	127/6.9/88	76/5.0/56
Median	41.5	31.8	42.5	35.8	33.6
Male	39.3	30.2	37.9	32.1	31.4
Female	43.7	33.4	45.6	39.9	35.9

For the ages 5-15, all Block Groups except #3 are below the average town percentages.

For that matter, Block Group 3 is the only group with a median age under that of Ludlow as a whole. Tract 2 clearly has an older population than that of Tract 1. Block Groups 4 and 5 have over 100 people who are older than 74 years of age.

III. Housing Units By Value (1980)

Ludlow Table (III a)	Total Units	% of Total	Mass. Total
$0-10,000	42	1.1	0.6
$10,000-14,999	102	2.6	1.2
$15,000-19,999	101	2.6	2.3
$20,000-24,999	234	6.0	4.7
$25,000-29,999	376	9.6	6.3
$30,000-34,999	575	14.7	8.9
$35,000-39,999	659	16.8	9.5
$40,000-49,999	978	25.0	19.7
$50,000-79,999	779	19.9	33.7
$80,000-99,000	48	1.2	6.8
$100,000-149,000	18	0.5	5.0
$150,000 +	1	0.03	1.2
Median	$39,999		$48,500

As one can tell from Table (III a), the Massachusetts Median of home values is significantly higher than that of Ludlow as a whole. Note the inverse relationship of total percentages

Table (III b)

Tract 8104.01	Units	% of Total
$0-10,000	29	1.3
$10,000-14,999	51	2.3

Table (III b) continued

Tract 8104.01	Units	% of Total
$15,000-19,999	39	1.7
$20,000-24,999	103	4.6
$25,000-29,999	176	7.8
$30,000-34,999	292	12.9
$35,000-39,999	391	17.3
$40,000-49,999	606	26.9
$50,000-79,999	517	22.9
$80,000-99,999	36	1.6
$100,000-149,999	16	0.7
$150,000-199,999	0	——
Median	$40,800	

From the percentages, it appears that Tract 1 is more comparable to the Massachusetts figures than the Town of Ludlow. This also means that Tract 2 will be lower than the Ludlow figures, which are already low.

Table (III c) Total Units / % of Total

Block Group	1	2	6	7	8	9
$0-10,000	2/0.5	0	5/1.3	11/3.3	1/0.2	10/1.9
$10,000-14,999	8/1.9	3/2.5	5/1.3	16/4.8	8/1.7	11/2.1
$15,000-19,999	14/3.3	2/1.7	2/0.5	9/2.7	6/1.3	6/1.1

Table (III c) continued — Total Units / % of Total

Block Group	1	2	6	7	8	9
$20,000-24,999	16/3.8	7/5.8	9/2.4	36/10.8	19/4.0	16/3.0
$25,000-29,999	28/6.7	5/4.1	18/4.7	39/11.7	43/9.1	43/8.1
$30,000-34,999	45/10.8	13/10.7	28/7.3	63/18.9	88/18.6	55/10.4
$35,000-39,999	60/14.4	26/21.5	42/11.0	55/16.5	119/25.1	89/16.8
$40,000-49,999	128/30.6	41/33.9	90/23.6	69//20.7	146/30.8	132/25.0
$50,000-79,999	111/26.6	23/19.0	156/40.9	35/10.5	43/9.1	149/28.2
$80,000-99,999	5/1.2	1/0.8	17/4.5	0	1/0.2	12/2.3
$100,000-149,999	1/0.2	0	9/2.4	0	0	6/1.1
$150,000-199,999	0	0	0	0	0	0
Median	42,800	41,100	49,100	34,400	38,000	42,350

All Block Groups except 7.8 have higher median values than that of Ludlow as a whole. In addition, Block Group 6 has a higher median value than that of the State of Massachusetts.

50% of all homes worth $100,000 - 149,000 in the town of Ludlow fall within Block Group 6. 71.4% of all the homes within Block Group 6 are worth $40,000 or more.

In homes $30,000 or less, Block Group 7 contains 33.3 % within its own grouping, compared to 21.9 % within the town of Ludlow and 17.7 % within Block Group 1.

Table (III d)

Tract 8104.02	Units	% of Total
$0-10,000	13	0.8
$10,000-14,999	51	3.1

Table (III d) cont..

Tract 8104.02	Units	% of Total
$15,000-19,999	62	3.7
$20,000-24,999	131	7.9
$25,000-29,999	200	12.1
$30,000-34,999	283	17.1
$35,000-39,999	268	16.2
$40,000-49,999	372	22.5
$50,000-79,999	262	15.8
$80,000-99,999	12	0.7
$100,000-149,999	2	0.1
$150,000-199,999	1	0.1
Median	$36,700	

In comparing Tract 1 to Tract 2, Tract 1 has a 25.2% of house worth over $50,000 while Tract 2 has only 16.7%.

In homes $30,000 or less Tract 1 contains 16.7% while Tract 2 contains 27.6%. The homes in Tract 1 are clearly worth more than that of Tract 2.

Table (III e) Units/ % of Total

Block Group	2	3	4	5	6
$0-10,000	9/2.3	0	2/0.9	1/0.4	1/0.4

Table (III e) continued

Block Group	Units/ % of Total 2	3	4	5	6
$10,000-14,999	20/5.1	10/1.9	7/3.2	2/0.8	12/4.4
$15,000-19,999	16/4.1	9/1.7	9/4.1	19/7.6	9/3.3
$20,000-24,999	38/9.7	19/3.6	20/9.2	22/8.8	32/11.8
$25,000-29,999	63/16.0	37/7.0	26/12.0	29/11.6	45/16.5
$30,000-34,999	65/16.5	78/14.9	41/18.9	43/17.2	56/20.6
$35,000-39,999	61/15.5	93/17.7	41/18.9	42/16.8	31/11.4
$40,000-49,999	70/17.8	139/26.5	38/17.5	56/22.4	69/25.4
$50,000-79,999	49/12.5	127/24.2	33/15.2	36/14.4	17/6.2
$80,000-99,999	0	12/2.3	0	0	0
$100,000-149,000	1/0.3	1/0.2	0	0	0
$150,000-199,999	1/0.3	0	0	0	0
Median	33,900	48,250	35,400	36,100	33,300

Block Group 3 is the only group that is comparable to the Massachusetts home value median. All the rest of the Block Groups are well below all state, town and Tract medians. The only home worth over $150,000 in the town of Ludlow is situated in Block Group 2 of Tract 2.

IV. Housing Units by Year Structure was Built

Table (IV a)

Ludlow	Units	% of Total
1979-March '80	77	1.3
1975-78	293	4.8
1970-74	694	11.3
1960-69	1235	20.2
1950-59	1560	25.5
1940-49	579	9.5
1939 or Earlier	1681	27.5
Total Units	6119	100

Ludlow saw its largest boom of construction of homes between the years of 1950-1970. Over 25% of all homes built in Ludlow were constructed before the year 1940.

Table (IV b)

Tract 8104.01	Units	% of Total
1979-March '80	41	1.3
1975-78	205	6.7
1970-74	420	13.7
1960-69	793	25.8
1950-59	994	32.3
1940-49	256	8.3
1939 or earlier	366	11.9
Total Units	3075	

Tract 1 shows its biggest boom in housing between the years of 1950-1970. 58.1 % of all homes built in Tract 1, were constructed during this era. From 1979-March 1980, Tract 1 sustained even growth with the town of Ludlow.

Table (IV c)

Block Group	1	2	6	7	8	9
1979-March 80	7/1.1	----	16/3.2	12/2.5	----	6/0.8
1975-1978	68/10.3	----	67/13.4	9/1.8	18/3.4	43/5.6
1970-74	147/22.2	----	91/18.2	47/9.7	32/6.1	103/13.5
1960-69	168/25.4	6/4.2	127/25.5	49/10.1	195/37.3	248/32.5
1950-59	193/29.2	86/60.1	94/18.8	176/36.1	230/44.1	215/28.2
1940-49	39/5.9	51/35.7	38/7.6	64/13.1	3/0.5	61/8.0
1939 or Earlier	40/6.0	----	66/13.2	130/26.77	44/8.4	86/11.3
Total Units	662	143	499	487	522	762

Block Group 9 contains the most homes with 762. Block Group 7 was the most established neighborhood in the years of 1939 or earlier with 130 homes or (26.7%) of its housing history.

Block Group 2 saw its largest growth between the years 1940-1960 comprising 95.8% of its entire housing history.

For Block Group 8 there were virtually no houses built during the War-Time Economy of 1940-49, but the Baby Boom years of 1950-1970 show that 81.4% of all homes in this group were built during this era.

Block Group 1 and 6 saw substantial housing growth after the year 1970 with a housing history of 33.6% and 34.8% respectively.

Table (IV d)

Tract 8104.02	Units	% of Total
1979-March 80	36	1.2
1975-78	88	2.9
1970-74	274	9.0
1960-69	442	14.5
1950-59	566	18.6
1940-49	323	10.6
1939 or Earlier	1315	43.2
Total Units	3044	

From the table it is obvious that Tract 2 was the first established segment in the Town of Ludlow.

Table (IV e)

Block Group	2	3	4	5	6
1979-March 80	-----	27/4.0	-----	-----	9/1.6
1975-78	26/4.6	46/6.8	6/1.3	6/0.8	4/0.7
1970-74	32/5.6	136/20.2	42/8.8	38/5.1	26/4.5
1960-69	31/5.4	203/30.2	83/17.4	53/7.1	72/12.4
1950-59	97/17.0	193/28.7	74/15.5	98/13.2	104/17.9
1940-49	70/12.3	20/3.0	56/11.7	115/15.5	62/10.7
1939 or Earlier	315/55.2	47/7.0	217/45.4	433/58.3	303/52.2
	571	672	478	743	580

In all Block Groups except #3, these groups were very much established in the years of 1939 or earlier. Block Group 5 contains the most houses with 743.

Block Group 3 is very much the exception to this Tract. 90% of its houses were built after 1950.

Table (IV f)

% of homes in Tract compared to the year built

Year	Tract 1	Tract 2
1979-March 1980	53.2%	46.8%
1975-78	70.0%	30.0%
1970-74	60.5%	39.5%
1960-69	64.2	35.8%
1950-59	63.7	36.3%
1940-49	44.2	55.8%
1939 or Earlier	21.8	78.2%

Table (V a) Renter Occupied Housing based on Median Contract Rent

		People
Ludlow	$183	1329
Tract 8104.01	$221	375

Block Group	1	2	6	7	8	9
Rent (Median)	$313	$236	$165	$187	$208	$185
Units of People	197	16	31	47	7	77

		People
Tract 8104.02	$174	954

Block Group	2	3	4	5	6
Rent (Median)	$157	$269	$146	$169	$186
Units of People	90	109	186	349	220

VI. PERSONS BY ANCESTRY

Table (VI a)

Ludlow	Persons	% of Persons
Dutch	5	0.05
English	830	7.7
French	1643	15.3
German	155	1.4
Greek	59	0.5
Hungarian	20	0.2
Irish	519	4.8
Italian	564	5.2
Norwegian	13	0.1
Polish	2719	25.3
Portugese	3837	35.7
Russian	63	0.6
Scottish	206	1.9
Swedish	27	0.3
Ukrainian	102	0.9

Table (VI b)

Tract 8104.01	Persons	% of Persons
Dutch	-------	------
English	575	12.0
French	1009	21.1
German	62	1.3
Greek	18	0.4
Hungarian	20	0.4
Irish	341	7.1
Italian	317	6.6
Norwegian	-------	-------
Polish	1397	29.2
Portugese	866	18.1
Russian	42	0.9
Scottish	60	1.3
Swedish	27	0.6
Ukrainian	44	0.9

For the town of Ludlow, the top 5 ancestorial groups are Portugese, Polish, French, English, and Italian respectively. These groups make up 89.2% of the town population.

In Tract 1, Polish Ethnicity is first, French is second while Portugese is third.

Table (VI c)

Block Group	1	2	6	7	8	9
Dutch	-------	-------	-------	-------	-------	-------
English	199/17.9	6/2.6	67/9.0	49/7.3	94/11.8	160/13.2
French	124//11.2	29/12.7	124/16.7	147/21.8	225/28.2	360/29.6
German	13/1.2	12/5.2	16/2.2	21/14.3	-------	-------
Greek	-------	-------	--------	6/0.9	5/0.6	7/0.6
Hungarian	6/0.5	-------	-------	-------	8/1.0	6/0.5
Irish	128/11.5	20/8.7	48/6.5	24/3.6	30/3.8	91/7.5
Italian	57/5.1	6/2.6	40/5.4	58/8.6	89/11.1	67/5.5
Norwegian	-------	-------	-------	-------	-------	-------
Polish	348/31.3	97/42.4	353/47.6	186/27.6	146/18.3	267/22.0
Portugese	180/16.2	47/20.5	69/9.3	136/20.1	196/24.5	238/19.6
Russian	23/2.1	-------	7/0.9	5/0.7	-------	7/0.6
Scottish	13/1.2	-------	-------	22/3.3	6/0.8	19/1.6
Swedish	14/1.3	-------	6/0.8	7/1.0	-------	-------
Ukrainian	6/0.5	12/5.2	12/1.6	14/2.1	-------	-------

People of English decent are concentrated heaviest in Block Group 1 and 9. People of French decent are most heavily concentrated in Block Groups 8 and 9. They also compose the most concentrated ancestry within these two Block Groups.

The highest concentrations of Irish decent fall within Block Groups 1 and 9. The Italian population is distributed pretty evenly across the board, except in Block Group 2.

Even though Portugese is the most concentrated ethnic group within the town of Ludlow, there are 9% more Polish than Portugese in Tract 1. Polish leads Portugese in all Block Groups except #8.

Table (VI d)

Tract 8104.02	Persons	% of People
Dutch	5	.08
English	255	4.3
French	634	10.6
German	93	1.6
Greek	41	0.7
Hungarian	----	----
Irish	178	3.0
Italian	247	4.1
Norwegian	13	0.2
Polish	1322	22.1
Portugese	2971	49.6
Russian	21	0.4
Scottish	146	2.4
Swedish	----	----
Ukrainian	58	1.0

Portugese make up almost 50% of the ethnic population in Tract 2. Polish ranks second and French ranks third. English and Italian virtually are the fourth ranked with Irish being fifth.

Table (VI e)

Persons/% of People

Block Group	2	3	4	5	6
Dutch	----	----	----	----	5/0.5
English	12/1.0	79/5.4	40/4.1	75/5.7	49/4.8
French	124/10.3	183/12.5	37/3.8	137/10.4	153/14.9
German	6/0.5	69/4.7	5/0.5	----	13/1.3
Greek	----	41/2.8	----	----	----
Hungarian	----	----	----	----	----
Irish	48/4.0	40/2.7	16/1.6	42/3.2	32/3.1
Italian	25/2.1	90/6.1	51/5.2	75/5.7	6/0.6
Norwegian	----	7/0.5	6/0.6	----	----
Polish	215/17.9	451/30.8	124/12.6	237/18.0	295/28.8
Portugese	753/62.5	459/31.4	654/67.3	685/52.0	420/40.9
Russian	7/0.6	7/0.5	----	----	7/0.7
Scottish	----	18/1.2	23/2.4	63/4.8	42/4.1
Swedish	----	----	----	----	----
Ukrainian	14/1.2	20/1.4	16/1.6	4/0.3	4/0.4

The Portugese population holds the highest ethnic population in all Block Groups with the Polish second. The only sector with a Greek population at all is in Block Group 3.

VII Educational Attainment

Persons 3 years old and over enrolled in Private School

Nursery School	74
K - 8	195
High School	51
College	116

This Data based only on the Town of Ludlow.

Table (VII a) Persons 18 years and older by years of school completed.

Ludlow	Persons	% of Total
Elementary - 11th Grade	4867	36.5
High School Graduate	5639	42.3
College:		
1-3 Years	1743	13.1
4 Years	699	5.2
5 or more years	381	2.9

Table (VII b)

Tract 8104.01	Persons	% of Tract
Elementary - 11th Grade	1933	27.9
High School Graduate	3262	47.1

Table (VII b) continued

	Persons	% of Tract
College:		
1-3 Years	986	14.2
4 Years	454	6.6
5 or more Years	289	4.2

Percentage-wise, Tract 1 has less high school drop-outs, more high school graduates, and more secondary educational attainment in all categories than the Tow of Ludlow as a whole.

Table (VII c) Persons /% of Block Group

Block Group	1	2	6	7	8	9
Elem.-11th Grade	412/27.6	131/36.9	162/14.7	342/35.9	283/24.8	603/32.0
High School Grad.	645/43.3	100/28.2	619/56.3	412/43.2	611/53.6	875/46.4
College:						
1-3 Years	214/14.4	77/21.7	199/18.1	136/14.3	153/13.4	207/11.0
4 Years	92/6.2	33/9.3	81/7.4	49/5.1	65/5.7	134/7.1
5 + Years	128/8.6	14/3.9	39/3.5	14/1.5	28/2.5	66/3.5

Block Group 2 has the highest percentage of people who never received their high school diplomas while Block Group 6 has the lowest percentage by a good margin.

Ironically, Block Group 2 also has the largest percentage of those with secondary education with 34.9%. Block Group 7 has the lowest percentage with 20.9%.

Block Group 1 has the highest percentage of those furthering their education beyond an undergraduate level with 8.6%.

Table (VII d)

Tract 8104.022	Persons	% of Tract
Elementary-11th Grade	2934	45.8
High School Graduate	2377	37.1
College:		
1-3 Years	757	11.8
4 Years	245	3.8
5 + Years	92	1.4

Tract 2 Has only 3.8% of its entire population that has graduated from an undergraduate level of college. What is even more striking is the fact that 45.8% of the entire populatopn over 18 years of age does not have a high school diploma.

Table (VII e)

Persons / % of Total

Block Group	2	3	4	5	6
Elem.-11th Grade	658/53.6	487/30.3	582/59.9	643/45.0	564/48.2
High School Grad.	435/35.4	751/46.8	264/272	497/34.8	430/36.7
College:					
1-3 Years	108/8.8	252/15.7	86/8.8	169/11.8	142/12.1
4 Years	26/2.1	95/5.9	27/2.8	76/5.3	21/1.8
5 + Years	-------	21/1.3	13/1.3	44/3.1	14/1.2

Block Group 4 has the highest percentage of those without a High School diploma.

Block Group 3 has the highest percentage of those with some aspect of secondary education and Block Group 5 has the highest number and percentage of those with an education beyond the undergraduate level of college.

VIII. Occupation

Table (VIII a)

Ludlow	# of Employed	% of Total	MA. %
Exec. Adm. Mgr.	473	5.1	9.0
Prof. Specialty	616	6.6	12.6
Technicians & Related	267	2.9	3.0
Sales	850	9.1	9.7
Adm. Support, Clerical	1,595	17.1	17.5
Private Household	20	0.2	0.3
Protective Service	125	1.3	2.0
Other Service	972	10.4	12.0
Farming, Fishing, Forestry	81	0.9	0.9
Precision Production	1,544	16.6	1 2.7
Machine Operators, Assembly, and Inspection	2,033	21.9	13.0
Transportation and Material Moving	351	3.8	3.6
Miscellaneous Labor	375	4.0	3.5

Index to Occupational Categories

I. Managerial and Professional Specialty Occupations :

a) Executive, Administrative, and Managerial

b) Professional Specialty

II) Technical, Sales, and Administrative Support Occupations:

a) Technicians

b) Sales

c) Office Work, Clerical

II) Service Occupations:

a) Private Households

b) Protective Service

c) Other Service

d) Farming, Forestry, Fishing

e) Precision production, craft, and repair occupations

V) Operators, Fabricators, and Laborers:

a) Machine Operators, Assemblers, Inspectors

b) Transportation and Material moving

c) Handlers, Equipment cleaners, helpers and laborers

Table (VIII b)

Tract 8104.01	# of Employed	% of Total
Executive Administrative Mgr.	353	7.1
Professional Specialty	402	8.1
Technical and Related	132	2.7
Sales	540	10.8
Administrative Support, Clerical	900	18.1
Private Household	14	0.3

Tract 8104.01 (continued)	# of Employed	% of Total
Protective Service	95	1.9
Other Service	575	11.6
Farming, Fishing, Forestry	57	1.1
Precision Production	860	17.3
Macchine Operators - Assembly		
Inspection	718	14.4
Transportation & Material Moving	173	3.5
Miscellaneous Labor	156	3.1

The largest 3 occupational groups (Clerical, Precision Production, Machine operating) comprise of almost 45% of the entire labor force within this Tract. The first five classifications of occupation seem to represent the "white collar" working class. In Tract 1, the white collar percentages are higher than the town percentages, but lower than the state percentages except in sales and clerical.

Table (VIII c) # of Employed / % of Total

Block Group	1	2	6	7	8	9
Exec. Adm. Mgr.	114/11.5	29/12.0	41/4.6	24/3.6	60/6.5	85/6.6
Prof. Spec.	129/13.0	24/10.0	84/9.4	32/4.8	44/4.8	90/7.0
Tech. & Related	24/2.4	11/4.6	31/3.5	21/3.2	29/3.1	16/1.2
Sales	157/15.8	23/9.5	75/8.5	71/10.7	107/11.6	127/9.9
Adm. Support & Clerical	172/17.3	61/25.3	146/16.5	132/19.9	140/15.2	249/19.3

Table (VIII c) continued

Block Group	# of Employed / % of Total 1	2	6	7	8	9
Private Household	7/0.7	-----	7/0.8	-----	-----	-----
Protective Service	6/0.6	-----	25/2.8	7/1.1	32/3.5	25/1.9
Other Service	93/9.4	22/9.1	103/11.6	31/4.7	143/15.5	183/14.2
Farm, Fish, Forestry	7/0.7	-----	12/1.4	6/0.9	13/1.4	19/1.5
Precision Products	137/13.8	26/10.8	196/22.1	141/21.3	137/14.8	223/17.3
Machine Operators - Assembly Inspection	105/10.6	29/12.0	79/8.9	146/22.0	159.17.2	200/15.5
Transportation and Material Moving	12/1.2	-----	50/5.6	26/3.9	37/4.0	48/3.7
Misc. Labor	31/3.1	16/6.6	37/4.2	26/3.9	22/2.4	24/1.9

Block Groups 1 and 2 have high percentages in the category of Executive Administrative Managers surpassing even Massachusetts percentages. Only Groups 6 and 7 have lower percentages than that of the Town.

Block Group 1 also has a high percentage of people working in the field of Professional Specialty surpassing Massachusetts percentages also. Block Group 7 and 8 have lower percentages than the Town.

In the category of sales, Block Group 1 leads all the blocks with a 15.8 percentage of its labor force. Block Groups 7, 8, and 9 also have percentages higher than the state of Massachusetts,

Block Group 8 has the highest percentage of people working in the field of protective services surpassing town and state percentages.

In the classification of precision production which is the town of Ludlow's main three occupations, Block Groups 6, 7, and 9 are above state, town and tract percentges. In fact, precision production is Block Group 6's main occupation at 22.1%.

For Assembly Inspection and Machine Operating which is Ludlow's Largest occupation only Block Group 7 surpasses the town's percentage.

Table (VIII d)

Tract 8104.02	# of Persons	% of Total
Executive-Administrative-Manager	121	2.8
Professional Specialty	214	4.9
Technical & Related	135	3.1
Sales	310	7.2
Administrative-Support and Clerical	695	16.1
Private Household	6	0.1
Protection Service	30	0.7
Other Service	397	9.2
Farm, Fish, Forestry	24	0.3
Precision Production	684	18.1
Machine Operators, Assembly, Inspection	1315	30.3
Transportation and Material Moving	178	4.1
Miscellaneous Labor	219	5.0

Machine Operators and Assembly Inspection is the most common occupation within Tract 2 by a long-shot at 30.3%. Precision Production is second at 18.1%. From the figures of the above table it appears that Tract 2 is a "Blue Collar" working class segment as opposed to Tract 1. Tract 2 has lower percentages in all categories of "White Collar" than the town and state.

Table (VIII e) # of Persons / % of Total

Block Group	2	3	4	5	6
Exec. Adm. Manager	6/1.0	63/5.3	13/2.1	21/2.1	18/2.4
Professional Specialty	21/3.0	52/4.4	18/2.9	63/6.4	60/8.0
Technical & Related	6/1.0	52/4.4	12/2.0	20/2.0	45/6.0
Sales	57/7.3	91/7.6	32/5.1	68/6.9	62/8.2
Adm. Support, Clerical	109/14.0	219/18.4	132/21.2	142/14.4	93/12.3
Private Household	-----	------	------	6/0.6	------
Protective Service	-----	19/1.6	------	6/0.6	5/0.7
Other Service	51/6.5	114/9.6	52/8.3	91/9.3	89/11.8
Farm, Fish, Forestry	-----	19/1.6	------	------	5/0.7
Precision Production	158/20.0	244/20.5	67/10.8	112/11.4	103/13.7
Machine Operators - Assembly Inspection	228/37.0	221/18.6	249/40.0	349/35.5	209/27.7
Transportation and Material Moving	28/3.5	55/4.6	17/2.7	38/3.9	40/5.3
Miscellaneous Labor	57/7.3	40/3.4	30/4.8	67/6.8	25/3.3

Machine Operating and Assembly Inspection is the largest percentage category for all Block Groups except 3. Block Group 4 contains 40% of its Labor Force within machine operating. Block Group 3 has a high percentage of people within the farming industry at 1.6 % compared to the town and state percentages of 0.9 %.

For "White Collar" classifications, only Block Group 3 has a higher percentage of Executive Administrative managers than the town average.

For Professional Specialties, only Block Group 6 has a higher percentage of workers than the town average.

Sales has lower percentages in all Block Groups compared to the town.

Clerical is the only "White Collar" category that comes close to the town percentages for Tract 2

IX. Household Income (1980)

Table (IX a)

Ludlow	# of Households	% of Town	% of Massachusetts
$0-4,999	562	9.4	12.8
$5,000-9,999	683	11.4	15.0
$10,000-14,999	779	13.0	14.6
$15,000-19,999	988	16.5	14.3
$20,000-24,999	1002	16.8	12.9
$25,000-29,999	749	12.5	9.6
$30,000-34,999	571	9.6	6.8
$35,000-39,999	241	4.0	4.4
$40,000-49,999	248	4.2	4.9

Table (IX a) continued

Ludlow	# of Households	% of Town	% of Massachusetts
$50,000-74,999	129	2.2	3.4
$75,000 +	23	0.4	1.3
Median	$19,887		$17,575

From the percentages, it appears that Ludlow represents a more homogeneous middle class community than the state of Massachusetts. In the groups of $0-14,999, Ludlow's percentages are lower than that of Massachusetts. For the groups $15,000-34,999, Ludlow's percentages are higher (55.4% to 43.6%). For all incomes above $35,000, Massachusetts percentages are higher.

Table (IV b)

Tract 8104.01	% of Total
$0-4,999	9.4
$5,000-9,999	8.5
$10,000-14,999	10.0
$15,000-19,999	18.0
$20,000-24,999	17.7
$25,000-29,999	13.6
$30,000-34,999	9.9
$35,000-39,999	5.5
$40,000-49,999	4.4
$50,000-74,999	2.1
$75,000 +	0.8
Median	$21,135

The Median income for Tract 1 is roughly $1,300 higher than the town median. Tract 1's percentages for income between $15,000-35,000 is 59.2% and under $15,000 is 27.9 compared to 33.8 for the town of Ludlow. Tract 1 resembles a strong middle class even moreso than the Town of Ludlow. Percentages above $35,000 for Tract 1 are 12.8% and 10.8% for Ludlow.

Below $15,000	27.9%
Between $15,000-35,000	59.2%
Above $35,000	12.8%

Table (IX c)

% of Block Group

Block Group	1	2	6	7	8	9
$0-4,999	8.5	11.0	6.0	9.7	5.1	14.7
$5,000-9,999	8.2	4.1	4.4	7.7	8.0	12.8
$10,000-14,999	10.5	15.8	5.3	18.3	10.0	6.6
$15,000-19,999	14.6	8.9	22.1	15.4	22.4	19.4
$20,000-24,999	17.9	-----	23.2	22.4	20.7	12.9
$25,000-29,999	16.6	6.8	16.3	11.5	13.6	11.6
$30,000-34,999	9.1	22.6	6.8	8.6	11.9	9.5
$35,000-39,999	5.8	15.1	4.6	2.7	4.9	5.9
$40,000-49,999	5.6	15.8	6.2	-----	3.5	3.2
$50,000-74,999	2.1	-----	4.0	3.6	-----	2.0
$75,000 +	1.0	-----	1.1	-----	-----	1.4
Median	$22,415	$30,562	$23,036	$19,537	$20,890	$21,008

For incomes below $15,000 the group with the lowest percentages is Block Group 6 with 15.7%. The group with the highest percentages is Block Group 7 with 34.1%.

For incomes between $15,000-35,000 the group with the highest percentages is Block Group 8 with 68.6% of its households ranging within this group.

As for incomes over $35,000, Block Group 2 is first by a wide margin with 30.9% of its households earning over $35,000 per year. This explains its high median income.

Block Group 6 appears to be the most well balanced neighborhood in comparison with the other Block Groups.

Below $15,000	15.7%
Between $15,000-35,000	68.4%
Above $35,000	15.9%

Table (IX d)

Tract 8104.02	% of Tract
$0-4,999	9.4
$5,000-9,999	14.5
$10,000-14,999	16.2
$15,000-19,999	14.9
$20,000-24,999	15.8
$125,000-29,999	11.5
$30,000-34,999	9.2
$35,000-39,999	2.5
$40,000-49,999	3.9

Table (IX d) continued

Tract 8104.02	% of Tract
$50,000-74,999	2.2
$75,000 +	------
Median	$18,587

The median income for Tract 2 is $1,300 lower than the town median.

Under	$15,000	40.1%
Between	$15,000-35,000	51.4%
Above	$35,000	8.6%

I believe that the figures explain themselves for Tract 2.

Table (IX e)

Block Group	2	3	4	5	6
$0-4,999	7.7	1.9	------	7.4	15.1
$5,000-9,999	13.6	7.0	10.8	20.3	16.5
$10,000-14,999	13.0	8.9	17.2	17.0	27.5
$15,000-19,999	15.0	9.1	27.7	14.4	13.9
$20,000-24,999	21.5	27.6	10.5	13.5	7.2
$25,000-29,999	14.3	14.4	6.7	13.1	10.4
$30,000-34,999	10.1	18.8	10.8	4.7	4.6
$35,000-39,999	------	4.5	3.5	4.1	1.2
$40,000-49,999	3.3	4.4	7.3	5.6	2.5

Table (IX e)

Block Group	2	3	4	5	6
$50,000-74,999	1.5	3.6	5.5	0.5	1.1
$75,000 +	------	------	------	------	------
Median	$20,156	$28,405	$19,359	$17,143	$13,660

For income under $15,000, Block Group 3 has the lowest percentage with 17.8% while Block Group 6 is highest with 59.1%.

For income between $15,000-35,000 the group with the lowest percentage is Block Group 6 with 36.1% while Block Group 3 has the highest percentage with 69.9.

For income above $35,000 the group with the lowest percentage is Block Groups 1 and 6 at 4.8% while the group with the highest percentage is Block Group 4 at 16.3%.

To conclude, I take the privilege to display the fact that the town of Ludlow is not economically as homogeneous as members of the community may construe. The tables contained within the analysis show discrepancies concerning income, home value, and education. Idealistically, I hope this analysis may shed light upon some of the unfolding problems Ludlow now faces with the hope that this information may be used as a tool for change, to help the Town of Ludlow grow positively and proportionately, like many of the great communities the Commonwealth now boasts.

HAMPSHIRE
HAMPDEN
HAMPSHIRE
HAMPDEN
9
6
8104.01
Ludlow Town
37175
(060)
SPRINGFIELD
RESERVOIR
Ludlow Town
37175
(060)
8104.01
Ludlow Town
37175
(060)
LUDLOW
FISH &
GAME
CLUB
8104.01
8104.02
MA.
TPK.
4

STREET INDEX TO THE MAP OF LUDLOW

Tract 8104.01 (everything north of the (Turnpike)

Block Group 1

Fuller Street (east side from Turnpike to Kendall Street)

Church Street (south side)

Center Street (west side from Turnpike to Booth Street)

Fox Hill Road

Old Coach Circle

Briarwood Lane

Rood Street (to Church Street intersection)

Pine Knoll Drive

Napolean Avenue

Prokop Avenue

Lavoie Avenue

Paul Street

Chapin Street (from Fuller Street to Center Street)

Roosevelt Avenue

Blanchard Avenue

Wilson Street

Loopley Avenue

Swan Avenue

Harding Avenue

Cherry Street

John Street

Alice Street

W. Akard Street

E. Akard Street

Quincy Street

Adams Street

Regal Street

Hunter Road

Paulding Road

Richmond Road

Higher Brook Drive

Wood Drive

Homestead

Acorn Lane

Clover Road

Pinewood Road

Woodstock Road

Edgewood Road

Block Group 2

Center Street (east side from Turnpike to Chapin Street)

Chapin Street (south side from Center Street to Turnpike)

Beachside Drive

Brookhaven Drive

Birch Point

Chapin Circle

Stivens Terrace

Mountainview Street

Pleasant View Street

Parkview Street

Brewster Avenue

Barton Street

Block Group 6

Lyons Street (east side)

Miller Street (east side to Turnpike)

Center Street (north-east from Lyons & Miller Street intersection)

Bridle Road

Ackerman Place

West Side Drive

Moore Street

Alden Street

Bondsville Road

Payne Avenue

Clark Road

Cedar Hill Road

East Street (east from Miller Street intersection)

Tower Road

James Street

Marion Circle

Margaret Lane

Poole Street

Ventura Street

Laurel Lane

Hillcrest Avenue

Longview Circle

Aldo Drive

Block Group 7

Cady Street

Grimes Street

Saletnick Street

West Street (from Cady Street to Turnpike)

Prospect Gardens

Glenwood Street

Orchard Street

W. Belmont Street

Fairview Street

Grimard Street

Willard Avenue

Grant Avenue

Grandview Street

Funstan Avenue

Wilno Avenue

Vienna Avenue

Simonds Street

Pond Street

Victoria Avenue

Lazarz Street

Raymond Street

Gilbert Street

Water Street

Summer Street

Belmont Street

Holyoke Street (from Evergreen Circle to Fuller Street)

Cross Street

Mero Street

Block Group 8

Barna Street (south side)

West Street (east side from Holyoke Street to Barna Street, both sides from Barna Street to Taft St.)

Holyoke Street(south side fromo West Street to Kendall Street, both sides from Kendall Street to Evergreen Circle)

Kendall Street (south side)

Fuller Street (west side from Kendall Street to Chapin Street)

Coolidge Avenue

Main Boulevard

McKinley Avenue

Taft Avenue

Roy Street

Hilltop Terrace

Fontaine Street

Bruni Avenue

Folvi Circle

Stanley Street

Libby Street

Deroche Circle

Helena Street

Haswell Circle

Massachusetts Avenue

Austin Street

Atlantic Avenue

Alfred Street

Arnold Street

Arthur Street

Alvin Street

Andrew Street

Guertin Avenue

Letendre Avenue

Gaudreau Avenue

Evergreen Circle

Chapin Street (from Holyoke Street to Fuller Street)

Holy Cross Circle

Georgetown Street

Bridle Path Circle

Bluegrass Lane

Homestretch Drive

Block Group 9

Barna Street (north side)

West Street (west side from Barna Street to Holyoke Street, both sides from Holyoke Street to [illegible] Town line)

Holyoke Street (north side from West Street to Kendall Street)

Kendall Street (north side from Holyoke Street to Fuller Street)

Fuller Street (west side from Kendall Street to Church Street)

Church Street (north side from Fuller Street to Center Street)

Lyons Street (west side from Center Street to Granby Town line)

Miller Street (west side from Center Street to Turnpike)

Chapin Street (north side from Center Street to Turnpike)

Center Street (east side from Chapin Street to Hunter Road, east side from Higherbrook Drive to Church Street, both sides from Church Street to Lyons & Miller Street)

Lawton Street

Clark Street

Charles Street

Moody Street

Keefe Street

Connie Avenue

Scott Street

Tank Farm Road

Old West Stret

Nash Hill Road

Brook Street

Tilley Street

Munsing Street

Norwich Road

Sroka Lane

Higher Street

Sportsman Road

Eldorado Drive
Skyridge St.
Michael St.

Tract 8104.02 (everything south ~~to~~ of Turnpike)

Block Group 2

Sewall Street (east side from Turnpike to Howard Street)

Howard Street (north side from Sewall Street)

Lockland Avenue (both sides to Howard Street, east side from Howard Street to East

East Street (north side from Lockland Avenue to Chapin Street)

Chapin Street (south side from East Street to Turnpike)

White Street

Barrett Street

Baker Street

Noel Street

Philip Street

Haviland Street

Highland Place

Silva Street

Highland Avenue (both sides south to Howard Street)

Prospect Street (both sides south to Howard Street)

Lakeview Avenue

Kirkland Avenue

Milton Street

Bigda Street

Pine Street

Cedar Street

Lincoln Street

Yale Street

Ray Street

Williams Street

Amherst Street

King Street

Abair Street

Bramucci Street

Andrusic Street

Brownell Street

Block Group 2

Chapin Street (north side, east from East Street; both sides east to Miller Street)

East Street (northeast from Chapin Street to Turnpike)

Miller Street (south from Turnpike to Wilbraham Line)

Pleasant Street

[illegible]

[illegible] Avenue

[illegible] Street

[illegible] Street

[illegible] Street

[illegible] Street

[illegible] Drive

[illegible] Street

Oakwodd Drive

[illegible] Street

[illegible] Street

[illegible] Street

[illegible] Street

Bliss Street

[illegible] Street

Dale Street

Eden Street

Bartlett Street

Fern Street

Reynolds Avenue

May Road

Edison Drive

Pondview Drive

Posner Circle

Watt Avenue

Amphere Avenue

Power Avenue

Nowak Circle

Salli Circle

Electric Avenue

Voltage Avenue

Circuit Avenue

Temp Street

Batista Circle

Ravenwood Drive

Crescent Drive

Tony Lema Drive

Block Group 4

Windsor Street (going east from Center Street to Stevens Street)

Center Street (south from Windsor to Ludlow Bridge)

State Street (from Center Street to Stevens Street)

Stevens Street (from State Street to Windsor Street)

Park Place

Park Terrace

Memorial Drive

Sewall Street (from RR520 to State Street)

East Whitney Street

East Street (from State Street to Windsor Street)

Meadow Street

Hampden Street

Berkshire Street

Hampshire Street

Bristol Street

Duke Street

Essex Street

Franklin Street

Worcester Street

Murwood Street

Oakridge Street

[illegible]

[illegible]

[illegible]

Hubbard Street (south side going east from Center Street; both sides going east from Sewall Street)

Sewall Street (east side going south from Howard Street to RR 520)

Howard Street (south side from Sewall Street to Lockland Avenue)

Lockland Avenue (west side from Howard Street to East Street)

East Street (both sides from Windsor to Lockland Avenue; south side from Lockland Avenue to Stevens Street)

Windsor Street (north side from East Street to Stevens Street)

Stevens Street (east side)

Whitney Street

[illegible]

[illegible] (from Howard Street to East Street)

Prospect Street (from Howard Street to East Street)

Birch Street

[illegible]

Walnut Street

[illegible]

[illegible] Street

[illegible] Drive

[illegible] Street

[illegible] Street

[illegible]

[illegible] side going east from Center Street; both sides going east from Sewall Street)

[illegible] side going south from Howard Street to RR 520)

[illegible] from Sewall Street to Lockland Avenue)

Lockland Avenue (west side from Howard Street to East Street)

[illegible] sides from Windsor to Lockland Avenue; south side from Lockland Avenue to Stevens Street)

[illegible] side from East Street to Stevens Street)

[illegible] side)

[illegible]

[illegible]

[illegible] Avenue (from Howard Street to East Street)

[illegible] from Howard Street to East Street)

[illegible]

[illegible]

[illegible]

[illegible]

Orchard Street

Palmer Street

Brimfield Street

Warren Street

Brookfield Street

Canterbury Street

Newburry Street

Cambridge Street

Merrimack Street

Laconia Street

Lehigh Street

Block Group 6

Sewall Street (west side, south from Turnpike to Hubbard Street)

Hubbard Street (north side from Center to Sewall Street)

Center Street (both sides from Turnpike to Hubbard Street; west side from Hubbard Street to [illegible] Bridge)

Warsaw Avenue

Howard Street (from Center Street to Sewall Street)

Elm Street

Maple Street

Rogers Avenue

Motyka Street

Joy Street

Carol Street

Robert Street

Marie Street

Chmura Street

Arch Street

Morse Street

Davis Street

Stebbins Street

Dover Road

Barre Drive

Wenonah Drive

Sunset Drive

Ronald Street

Florida Street

Lillian Street

Goddu Street

River Street

West Avenue

Russell Street

Tait Street

Shawinigan Drive